

Fill in this information to identify your case and this filing:

Debtor 1	Lawrence L Herb, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number	1:18-bk-02872		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

3513 Turnberry Drive

Street address, if available, or other description

Chambersburg PA 17202-0000

City State ZIP Code

Franklin

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$165,000.00

Current value of the portion you own?
\$165,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**\$165,000.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles
☒ No

☐ Yes

Debtor 1 Lawrence L Herb, Jr.Case number (if known) 1:18-bk-02872**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No
- ☐ Yes. Describe.....

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
- ☐ Yes. Describe.....

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No
- ☐ Yes. Describe.....

9. Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
- ☐ Yes. Describe.....

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☐ No
- ☐ Yes. Describe.....

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
- ☐ Yes. Describe.....

12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
- ☐ Yes. Describe.....

13. Non-farm animals*Examples:* Dogs, cats, birds, horses

- ☐ No
- ☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☐ No
- ☐ Yes. Give specific information.....

Debtor 1 Lawrence L Herb, Jr.Case number (if known) 1:18-bk-02872

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$0.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No☐ Yes.....**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☒ No☐ Yes..... Institution name:**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...

Debtor 1 Lawrence L Herb, Jr.Case number (if known) 1:18-bk-02872**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☐ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☐ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you☐ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☐ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☐ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☐ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☐ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$0.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

Debtor 1 Lawrence L Herb, Jr.Case number (if known) 1:18-bk-02872

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership☒ No☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		<u>\$165,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$0.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$0.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$0.00</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$0.00</u>	Copy personal property total <u>\$0.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$165,000.00</u>



THE
PINEAPPLE
GROUP

August 27, 2018

Larry L Herb
3513 Turnberry Drive
Chambersburg, PA 17202

Re: Competitive Market Analysis (CMA), 3513 Tunberry Dr property

Dear Mr. Herb

Thank you for extending the courtesy of viewing and walking through your property on Saturday, August 25th. It was a pleasure to meet you.

Please find attached my CMA of five(5) sold properties that I believe generally comparable to your home. The closing net values from these properties range from \$187,000 to \$200,000. However, I have also compared these five(5) overall property conditions and general upkeep to your property at 3513 Turnberry Dr and must advise that I believe to successfully market your home you would have to discount the CMA values a minimum of 15% or more in order for it to be a marketable home. **In my opinion the current marketable value of your home is \$165,000.**

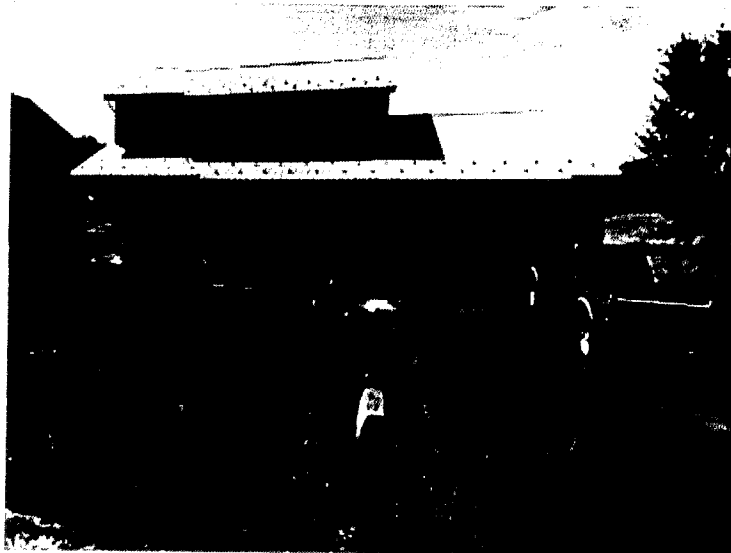
If you need any additional information please do not hesitate to contact me.

Regards

A handwritten signature in black ink, appearing to read "Jim Micklas".

Jim Micklas
The Pineapple Group LLC
PA License # 339499

COMPARATIVE MARKET ANALYSIS



3513 TURNBERRY DR
CHAMBERSBURG, PA 17202

Prepared exclusively for
Larry L Herb

Prepared on
August 27, 2018



Researched and prepared by

James Nicklas

The Pineapple Group, LLC.

5 N 2nd Street

Chambersburg, PA 17201

(717) 860-0794







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CMA Pricing Comparables

Subject		Comparable 1	Comparable 2	Comparable 3
				
3513 TURNBERRY DR CHAMBERSBURG, 17202 PA Scot Greene		171 CHANCELLOR DR CHAMBERSBURG FL10171929	2689 WILLIAMSBURG CIR CHAMBERSBURG FL10082917	260 ARBUTUS DR CHAMBERSBURG FL10072681
Status		SOLD	SOLD	SOLD
DOMM		24	190	150
Seller Subsidy		11,940	6,150	0
Transaction Type		Standard	Standard	Potential Short Sale
Property Cond		Shows Well		Shows Well
List Date		03/05/2018	10/16/2017	10/03/2017
Settled Date		02-July-2018	21-June-2018	06-June-2018
Contract Date		28-Mar-2018	18-Apr-2018	02-Mar-2018
List Price		\$199,000	\$214,900	\$209,000
Close Price		\$199,000	\$205,000	\$200,000
Style	Colonial	Colonial	Colonial	Colonial
Type		Detached	Detached	Detached
Levels	3	3	3	2
Year Built	0	1994	1991	1998
Total Bedrooms	4	3	4	4
Baths Full/Half	2 / 1	3 / 0	2 / 1	2 / 1
# of Fireplaces	1	0	0	0
# Gar/Car/ParkSp	2 Car/-/-	2/-/-	2/-/-	2/-/-
Exterior Features				r, Patio, Sidewalks, Underground Utilities
Exterior Constr	Vinyl	Brick and Siding	Siding - Vinyl	Brick and Siding
Basement Type	Unfinished	Unfinished	Outside Entrance, Shelving, Walkout Stairs	Full, Unfinished
Cooling System	Electric	Ceiling Fan(s), Central Air Conditioning	Central Air Conditioning	Central Air Conditioning
Cooling Fuel Sys		Electric	Electric	Electric
Heat System	Electric	Heat Pump(s)	Forced Air, Heat Pump(s)	Forced Air
Heat Fuel		Electric	Electric	Natural Gas
Living Area	2368	1,960	2,072	1,904
Price PER SQFT		101.53	98.94	105.04
Tax Total Liv Ar	2368			
TLA Prc PER SQF		\$0.00	\$0.00	\$0.00
Lot Size (Sqft/Ac)	11326/-	12197/0.28	17860/0.41	12632/0.29
Total Value	\$	\$199,000	\$205,000	\$200,000






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CMA Pricing Comparables

Subject		Comparable 4	Comparable 5
 <p>3513 TURNBERRY DR CHAMBERSBURG, 17202 PA Scot Greene</p>		 <p>906 SOLLENBERGER RD CHAMBERSBURG FL9959958</p>	 <p>1381 4TH AVE CHAMBERSBURG FL9900389</p>
Status		SOLD	SOLD
DOMM		102	4
Seller Subsidy		6,000	5,910
Transaction Type		Standard	Standard
Property Cond		Renov/Remod, Shows Well	
List Date		05/27/2017	03/29/2017
Settled Date		21-November-2017	31-May-2017
Contract Date		26-Oct-2017	03-Apr-2017
List Price		\$210,000	\$199,900
Close Price		\$200,000	\$197,000
Style	Colonial	Colonial	Colonial
Type		Detached	Detached
Levels	3	2	3
Year Built	0	1992	1992
Total Bedrooms	4	4	4
Baths Full/Half	2 / 1	2 / 1	2 / 1
# of Fireplaces	1	0	0
# Gar/Car/ParkSp	2 Car/-/-	2/-/-	2/-/-
Exterior Features		Fenced - Rear, Deck	Deck, Fenced - Rear
Exterior Constr	Vinyl	Brick, Siding - Vinyl	Siding - Vinyl
Basement Type	Unfinished		Full, Fully Finished
Cooling System	Electric	Central Air Conditioning, Ceiling Fan(s)	Central Air Conditioning
Cooling Fuel Sys		Electric	Electric
Heat System	Electric	Baseboard	Heat Pump(s)
Heat Fuel		Electric	Electric
Living Area	2368	2,221	4,092
Price PER SQFT		90.05	48.14
Tax Total Liv Ar	2368		
TLA Prc PER SQF		\$0.00	\$0.00
Lot Size (Sqft/Ac)	11326/-	18295/0.42	9148/0.21
Total Value	\$	\$200,000	\$197,000



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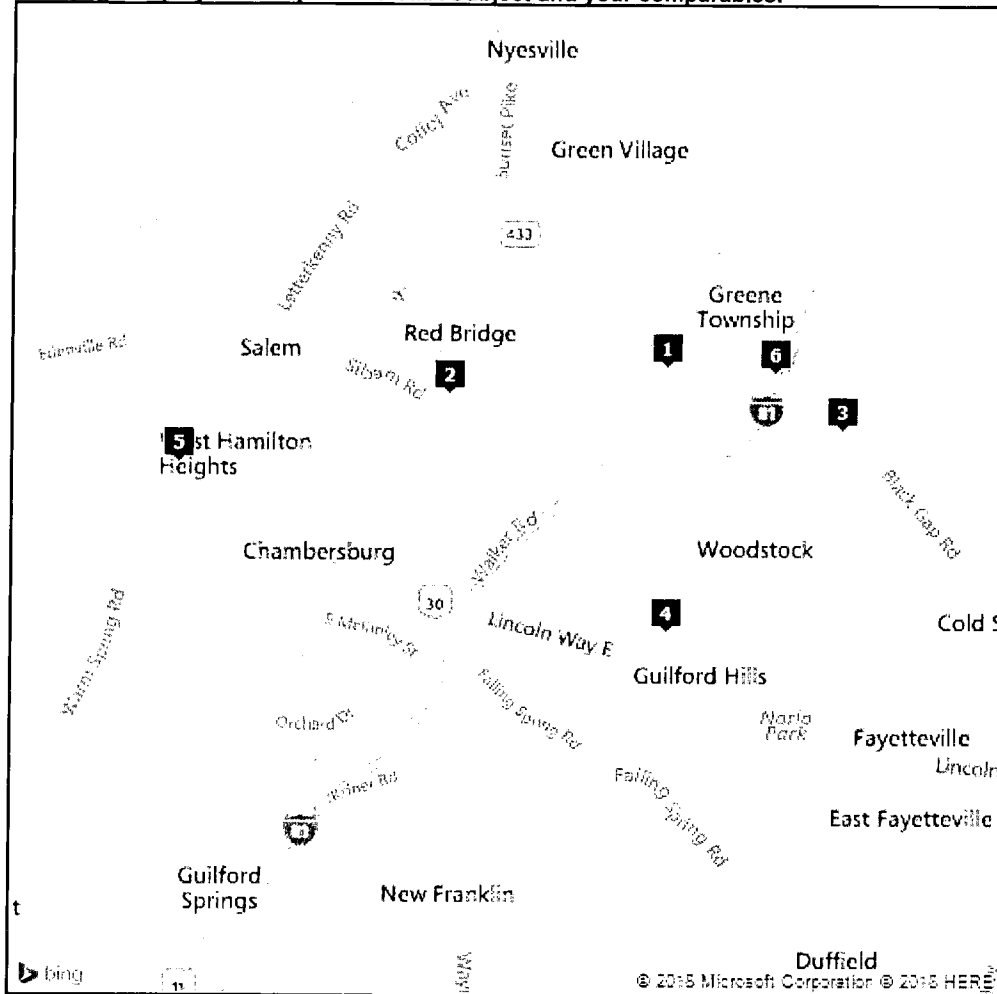
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Case 1:18-bk-02872-HW Doc 23 Filed 09/11/18 Entered 09/11/18 10:00:18 Desc

CMA Map Layout

This page displays the Map for the CMA Subject and your comparables.



Subject Property:

1 - 3513 TURNBERRY DR

Comparable Properties:

- 2 - 171 Chancellor Dr
- 3 - 2689 Williamsburg Cir
- 4 - 260 Arbutus Dr
- 5 - 906 Sollenberger Rd
- 6 - 1381 4Th Ave



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CMA Statistics Detail

SOLD 5 LISTINGS

	Price when initially entered				Price at time of sale				Age
	Sold Price	- Subsidy	= Net Price	/ Orig. Price = % Of	Sold Price	- Subsidy	= Net Price	/ List Price = % Of	
171 Chancellor Dr	\$199,000	\$11,940	\$187,060	\$199,000 94.00	\$199,000	\$11,940	\$187,060	\$199,000 94.00	24
2689 Williamsburg Cir	205,000	\$6,150	\$198,850	\$214,900 92.53	\$205,000	\$6,150	\$198,850	\$214,900 92.53	27
260 Arbutus Dr	200,000	\$0	\$200,000	\$229,900 86.99	\$200,000	\$0	\$200,000	\$209,000 95.69	20
906 Sollenberger Rd	200,000	\$6,000	\$194,000	\$230,000 84.35	\$200,000	\$6,000	\$194,000	\$210,000 92.38	26
1381 4Th Ave	197,000	\$5,910	\$191,090	\$199,900 95.59	\$197,000	\$5,910	\$191,090	\$199,900 95.59	26
Low	\$197,000	\$0	\$187,060	\$199,000 84.35	\$197,000	\$0	\$187,060	\$199,000 92.38	20
High	\$205,000	\$11,940	\$200,000	\$230,000 95.59	\$205,000	\$11,940	\$200,000	\$214,900 95.69	27
Median	\$200,000	\$6,000	\$194,000	\$214,900 92.53	\$200,000	\$6,000	\$194,000	\$209,000 94.00	26
Average	\$200,200	\$6,000	\$194,200	\$214,740 90.69	\$200,200	\$6,000	\$194,200	\$206,560 94.04	25

Report Totals Properties: 5

	List Price:	/ Orig. List Price:	= % of:	Sold Price:	- Subsidy:	= Net Price:	DOMM:	DOMP:	Age:
Low	\$199,000	\$199,000	84.35	\$197,000	\$0	\$187,060	4	24	20
High	\$214,900	\$230,000	95.59	\$205,000	\$11,940	\$200,000	190	214	27
Median	\$209,000	\$214,900	92.53	\$200,000	\$6,000	\$194,000	102	150	26
Average	\$206,560	\$214,740	90.69	\$200,200	\$6,000	\$194,200	94	136	25



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